

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: EDWARD D. GOURN, JR. & )  
LAUREN B. GOURN ) Case No. 22-20904-CMB  
)  
) Chapter 13  
Debtor(s). )  
X

STIPULATED ORDER MODIFYING PLAN

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: \_\_\_\_\_
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Chapter 13 Plan dated \_\_\_\_\_
- ☒ Amended Chapter 13 Plan dated 10-5-2023

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Debtor(s) Plan payments shall be changed from \$3117 to \$4266 per month, effective 9/24; and/or the Plan term shall be changed from \_\_\_\_ months to \_\_\_\_ months.

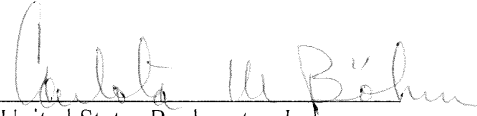
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
  - Trustee's Certificate of Default (at Doc 82) is treated as resolved by this Order.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a de novo hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 12th day of September, 2024

  
United States Bankruptcy Judge

Stipulated by:

/s/Daniel R. White, Esquire  
Counsel to Debtor

Stipulated by:

/s/ James Warmbrodt  
Counsel to Chapter 13 Trustee

FILED  
9/12/24 4:03 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

cc: All Parties in Interest to be served by Clerk

In re:  
Edward D. Gourn, Jr.  
Lauren B. Gourn  
Debtors

Case No. 22-20904-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 12, 2024

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Edward D. Gourn, Jr., Lauren B. Gourn, 2015 Baldrige Ave., Connellsville, PA 15425-5232
15483632	+ AES AS AN AGENT FOR PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
15479706	+ AES/Charlroi Federal Servicing, P.O. Box 61047, Harrisburg, PA 17106-1047
15479711	Chase, P.O. Box 15298, Columbus, OH 43224-0696
15486448	MAGEE-WOMENS HOSPITAL OF UPMC, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
15484083	+ Mon Health Medical Center, P.O. Box 1615, Morgantown, WV 26507-1615
15484085	UPMC Magee Womens Hospital, Attn: Billing Department, 300 Halket Street, Pittsburgh, PA 15213-3180

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 13 2024 00:09:09	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 13 2024 00:20:26	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15479707	+ Email/Text: bncnotifications@pheaa.org	Sep 13 2024 00:03:00	AES/PNC Bank, P.O. Box 61047, Harrisburg, PA 17106-1047
15489400	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 13 2024 00:19:44	Ally Bank c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15479708	+ Email/Text: ally@ebn.phinsolutions.com	Sep 13 2024 00:03:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
15479710	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 13 2024 00:07:33	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15492791	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 13 2024 00:09:01	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15496608	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 13 2024 00:20:52	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15479712	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 13 2024 00:09:09	Citibank/The Home Depot, P.O. Box 790034, Saint Louis, MO 63179-0034
15479713	Email/Text: bankruptcy@clearviewfcu.org	Sep 13 2024 00:03:00	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-2580
15479714	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 13 2024 00:03:00	Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15479715	Email/PDF: creditonebknofications@resurgent.com		

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Sep 12, 2024

Form ID: pdf900

Total Noticed: 46

		Sep 13 2024 00:07:37	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15481385	Email/Text: mrdiscen@discover.com	Sep 13 2024 00:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15479716	+ Email/Text: mrdiscen@discover.com	Sep 13 2024 00:03:00	Discover Financial Services, LLC, Attn: Bankruptcy Department, PO Box 3025, New Albany, OH 43054-3025
15544147	Email/Text: ECMCBKNotices@ecmc.org	Sep 13 2024 00:03:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15671764	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 13 2024 00:04:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
15492256	+ Email/Text: RASEBN@raslg.com	Sep 13 2024 00:03:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15493826	Email/PDF: resurgentbknotifications@resurgent.com	Sep 13 2024 00:07:34	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15488961	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 13 2024 00:07:45	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15479717	Email/Text: Mercury@ebn.phinsolutions.com	Sep 13 2024 00:03:00	Mercury Mastercard, P.O. Box 84064, Columbus, GA 31908-4064
15479718	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 13 2024 00:08:08	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
15496215	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 13 2024 00:03:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15479709	Email/Text: Bankruptcy.Notices@pnc.com	Sep 13 2024 00:03:00	BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296
15490650	Email/Text: Bankruptcy.Notices@pnc.com	Sep 13 2024 00:03:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15479720	Email/Text: Bankruptcy.Notices@pnc.com	Sep 13 2024 00:03:00	PNC Bank, N.A., PO Box 94982, Mailstop BR-YB58-01-5, Cleveland, OH 44101
15479719	Email/PDF: ebnotices@pnmac.com	Sep 13 2024 00:07:45	PennyMac Loan Services, LLC, P.O. Box 514387, Los Angeles, CA 90051-4387
15493039	+ Email/PDF: ebnotices@pnmac.com	Sep 13 2024 00:07:48	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
15497146	^ MEBN	Sep 12 2024 23:51:24	Pink Dogwood 13, LLC, PO BOX 1931, Burlingame, CA 94011-1931
15496470	Email/Text: bnc-quantum@quantum3group.com	Sep 13 2024 00:03:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15496469	Email/Text: bnc-quantum@quantum3group.com	Sep 13 2024 00:03:00	Quantum3 Group LLC as agent for, Mercury Financial/First Bank & Trust, PO Box 788, Kirkland, WA 98083-0788
15479721	+ Email/Text: bk@roadrunnerfinancial.com	Sep 13 2024 00:03:00	Roadrunner Account Services, Attn: Bankruptcy, 5525 N Macarthur Blvd, Ste 660, Irving, TX 75038-2671
15497453	+ Email/Text: bk@roadrunnerfinancial.com	Sep 13 2024 00:03:00	Roadrunner Financial, Inc., 116 West 32nd St., 9th Floor, New York, NY 10001-3212
15484084	^ MEBN	Sep 12 2024 23:52:13	Synchrony Bank, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021
15497697	+ Email/PDF: ebn_ais@aisinfo.com	Sep 13 2024 00:08:15	Synchrony Bank, c/o AIS Portfolio Services LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Sep 12, 2024

Form ID: pdf900

Total Noticed: 46

15480085	^	MEBN	Sep 12 2024 23:52:13	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15479722	+	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 13 2024 00:07:32	Synchrony Bank/Cutting Edge, Attn: Bankruptcy Dept, P.O. Box 965064, Orlando, FL 32896-5064
15479723		Email/PDF: ais.sync.ebn@aisinfo.com	Sep 13 2024 00:08:07	Synchrony Bank/Lowes, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15479724		Email/PDF: ais.sync.ebn@aisinfo.com	Sep 13 2024 00:08:08	Synchrony Bank/PayPal Credit, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15479725	+	Email/Text: LCI@upstart.com	Sep 13 2024 00:03:00	Upstart, Attention: Bankruptcy, P.O. Box 1503, San Carlos, CA 94070-7503

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	*+	Synchrony Bank c/o AIS Portfolio Services LLC., 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15544149	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2024 at the address(es) listed below:

Name	Email Address
Daniel R. White	on behalf of Joint Debtor Lauren B. Gourn r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of Debtor Edward D. Gourn Jr. r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com

Office of the United States Trustee

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Sep 12, 2024

Form ID: pdf900

Total Noticed: 46

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 5